

# WESTFORD COUNCIL ON AGING NEWSLETTER

MARCH 2016

MONDAY TO FRIDAY 8:00 A.M.—4:00 P.M.

20 PLEASANT ST., WESTFORD, MA

978-692-5523.

[www.westfordma.gov/coa](http://www.westfordma.gov/coa)



MISSION STATEMENT: The Council on Aging promotes physical, emotional, and economic well-being of older adults and promotes their participation in all aspects of community life. The Cameron Senior Center is a community focal point where older adults come together for services and activities that reflect their experience and skills, respond to their diverse needs and interests, enhance their dignity, support their independence and encourage their involvement in and with the center and community.

## COUNCIL ON AGING STAFF

Jennifer Claro  
*Director of Elder Services*

Alison Christopher  
*L.I.C.S.W./Social Worker*

Annette Cerullo, LSW  
*Elder Outreach Coordinator*

Claire France ..... Records Supervisor  
Marjorie Hunter ..... Registrar  
Jean Mahoney ..... Registrar  
Eugene Jungbluth ..... Lead Van Driver Admin  
Charles Dutton ..Lead Van Driver Dispatch  
Marie Lawrence ..... Nutrition Site Manager  
Christopher Mitchell ..... Maintenance  
Peter Murphy ..... Evening Supervisor  
Katherine Russell ..... Senior Assistant

Helena Crocker ..... Chair

## COUNCIL ON AGING BOARD MEMBERS

Robert Tierney ..... Vice Chair  
Nancy Cook ..... Clerk

Dorothy Hall, Patricia Holmes,  
Ret. Chief George Rogers,  
Kathryn Wilson

Edward Greenwood ..... President

## FRIENDS OF THE CAMERON OFFICERS

Richard Severyn ..... Vice President  
Joyce Cederberg ..... Secretary  
Joyce Newton ..... Treasurer  
Barbara Upperman ..... Asst. Treasurer

**REMINDER – DAYLIGHT SAVINGS** – On Saturday Evening, **March 12<sup>th</sup>** you will need to change your clocks; they should **Spring** forward by **one hour**.

**ST. PATRICK'S DAY LUNCHEON** – **Tuesday, Mar. 15**, at Franco American Club. Wear your green and join us for the traditional corned beef and cabbage dinner ~ with entertainment. **Doors open at 10:30 a.m.**; lunch provided by Shirley Caterers will be served around 11:30 a.m. Cost: \$7, due at sign-up. Call 978-692-5523 by March 7 to make a reservation.

## SPRING CLEAN UP

With April around the corner, it is time to start thinking about spring yard cleanups. Due to growing numbers of seniors requesting this service and limited volunteer hours available, we are asking that residents sign up only if they have no other means for yard work to be completed. Please also know that a request does not guarantee that your yard can be cleaned. We will do our best to solicit volunteers to match up with residents but **we will be prioritizing seniors with a demonstrated need first** – financial, health, physical etc. We apologize in advance if we cannot help every person who asks. Please call the front desk at 978-692-5523 for your name to be added to the requestor's list by **Friday March 25<sup>th</sup>**.

## PRESENTATION: COLLETTE TRIP TO COSTA RICA

**Tuesday, April 19, 2016 5:00pm**

Come learn about a possible trip to Costa Rica: A World of Nature from October 16<sup>th</sup> to October 26<sup>th</sup> 2016 presented by Collette Travel Company. The presentation will review some of the key features of the trip including Tortugero National Park, Tenorio Volcano & Manuel Antonio National Park. The presentation will also go over key points of how and when to sign up for the trip. If interested please call Katie at 978 399 2330 or email her at [krussell@westfordma.gov](mailto:krussell@westfordma.gov).

## “BOSTON FLOWER SHOW”

**Monday, March 14, 2016**

Join us as we travel to the **Seaport World Trade Center** to take in the exquisite displays and learn how to keep your garden growing strong! Meet the Senior Center Van at the Cameron at 10 AM and return around 2:30 PM. Cost is \$30 p/p. Lunch is not included. Seats are limited. Please sign up by calling 978-692-5523 no later than Wednesday, March 9.

## Director's Message

Dear All,

I realize how special this center is in our program offerings and the strong financial support that our Friends of Cameron provides our center.

With these opportunities of new program offerings and strong financial support both from the Friends of Cameron and the Town we are fortunate to be a center that is growing. With our growth please recognize our center's commitment to **serving Westford residents as our first priority**. With that being said, **starting April 1st**, we will introduce a new procedure **allowing only** Westford residents to sign up by the published date found in your newsletter. Once the published date has passed we will invite other participants of the Cameron to also sign up for desired program until we reach capacity..

Speaking of capacity, I am excited to announce our NEW lunch program that will start March 16th thanks to the support of the Cummings Foundation. Please look for more details found on the insert of your newsletter- don't miss it!

See you at the Cameron,

– Jennifer Claro, Director



### CONGRATULATIONS PATTI!

**Patti Mason** recently delivered and stocked the food pantry shelves with donations from **First Parish Church of Westford and the Westford Rotary Club**. It is easy to see why Patti was selected as **Roudenbush Person of the Year for 2016**. Thank you Patti for your many volunteer efforts and caring heart.

## Thank You

**Highway Department**, for cutting up the dead tree branches surrounding our parking lot.

**Peggy Jones**, for volunteering to cover the front desk each month enabling our staff to participate in staff meetings.

## News and Events



### BILLIARDS TOURNAMENT

**Tony Ruvido was the 1st Place Winner** of the Seniors Eight-Ball Double Elimination Tournament that was recently held at Cameron. *Congratulations Tony!*

This tournament was organized by Peter Mudgett. The other participants were, Joe Giuliana, David Mudgett, Tony Priest, Don Moncreaff, Bob Boisvert, Paul Knaus, Richie Clemente, Jack Nason, Dan Towers, Ken Johnson and Paul Theroux.

### BRUNCH AND BEADS

**Wednesday, March 23, 10:30 am**

Brunch and Beads is back by popular demand! **Diana Baranowski Seremet of Beadles Bead Shop** will be at the Cameron holding a beading workshop using Easter character beads and other spring selections to help you make a lovely piece of jewelry. The fee is \$5.00 per piece. The event is co-sponsored by **Kathy Cunningham of Coldwell Banker**. Light refreshments will be provided.

### MEN'S BREAKFASTS

#### **NATIONAL VOLUNTEER WEEK APRIL 11—APRIL 15**

WHAT A BETTER WAY TO CELEBRATE OUR  
VOLUNTEERS THAN TO HAVE A PARTY!  
ALL WHO HAVE VOLUNTEERED IN THE PAST  
ARE INVITED

#### **SAVE THE DATE**

FRIDAY, APRIL 15 AT 12 NOON  
PLEASE CALL 978-692-5523 TO REGISTER

## Food & Friendship

Please RSVP to the front desk (978-692-5523) by Friday, March 4 so we can plan for food or email [achristopher@westfordma.gov](mailto:achristopher@westfordma.gov)

**Tuesday, March 8, at 8 a.m. ~ Planning for the Future –** Doing what you can to cover the bases: Health Care Proxies, Powers of Attorney, Homesteads and other documents to protect you and your family in the event you become incapacitated. **Speaker will be Angela Harkness, Esquire of Harkness Law.** **April Men's Breakfast** will be on the 12<sup>th</sup> and will feature **Operation Delta Dog.**

### WOMEN'S BREAKFASTS

Please RSVP to the front desk (978-692-5523) by Tuesday, March 8, so we can plan for food or email [krussell@westfordma.gov](mailto:krussell@westfordma.gov).

**Thursday, March 10, at 8 a.m. ~ Women's Health** presentation by Emerson Hospital.

**LUNCH – Monday, Tuesday & Thursday at 11:30 a.m.** Elder Services of Merrimack Valley provides anyone age 60 and over with low-cost nutritional meals at Cameron. Lindley Food Service is the caterer. For reservations, call 978-692-5523, between 8–10 a.m., a minimum of two days in advance. Donation is \$2. If spouse/partner is under the age of 60, the cost is \$4.50.

**LUNCH & LEARN** – Please RSVP for Lunch and Learn Program at the Front Desk 978 692 5523 so we can plan for food. The first 18 people are guaranteed food.  
**Friday, March 11 at 12:30 making Herb Boxes** for your kitchen, lunch TBD.

### VETERANS LUNCH

Join us for the Veterans Pizza Luncheon at Cameron on **Thursday, March 24 at 1pm.** Please call 978-692-5523 to RSVP by Friday, March 11. This program is sponsored by Terry Stader and American Legion Post #159 with Bill Vullo.

### ELEGANT CHEF LUNCHES

**Sponsored by Cummings Foundation**

Culinary students from Nashoba Tech's Elegant Chef restaurant will be preparing and serving delightful hot meals once a month at the Cameron! There will be a basket raffle and a 50/50 raffle. Cost: \$7 per meal.

**Seating is limited; please call 978-692-5523 by Friday, March 18.**

- **Monday, Mar. 28, at 11:30 am ~** Maple Glazed Virginia Ham with a Vermont maple demi-glace or Marinated Rosemary Skewered Shrimp, charbroiled then baked in a rosemary lemon butter sauce.

### BIRTHDAY CELEBRATIONS

Come join us for a hot lunch, prepared by Nashoba Tech's Elegant Chef, to honor our March birthday celebrants. Lunch will be provided **free for birthday celebrants ~ \$5 for everyone else.**

**Thursday, March 31 at 12:30 p.m.**

Chicken Cordon Bleu, rice pilaf and a vegetable  
All welcome to join us for free cake and ice cream at 1 p.m., in the Welcome Area at the Cameron. For either option, RSVP to 978-692-5523 by Wed., Mar. 24.

### RESTAURANT REVIEW ~ JOIN US!

- **Wednesday, Mar. 30 at 11:30 am** at the **Glenview Restaurant**, 248 Pleasant St., No. Chelmsford

Please pre-register at 978-692-5523, so we can ensure adequate seating. When you arrive, check in under "Westford Senior Center." Bon Appétit!

### EMERGENCY KITS

How do you get updated information if your power is out and your internet is down? Do you have a radio with backup batteries? The Board of Health has kits for \$45.00 that include a radio and other essential items. Call 978-692-5509 to inquire.

## Health & Wellness

### MEALS ON WHEELS – Monday through Friday.

Hot, nutritious meals delivered to home-bound seniors – either on a temporary basis (post-surgery) or a long-term basis. Traditional and special diets are available, with a doctor's authorization. Call 1-800-892-0890 to register.

**VOLUNTEER DRIVERS WANTED, CALL 978-399-2330.**

**BLOOD PRESSURE & MORE** – Health screenings including: blood pressure reading, medication review, weight check and an opportunity to discuss other concerns. Available at Cameron Senior Center:

- **Tuesday: March 8 at 9 a.m.** with Board of Health.
- **Monday: March 28 at 8 a.m.** with Circle Home, Inc.

### BOARD OF HEALTH CLINIC

**Monday: March 14 from 9:30 - 11:30 a.m.** Hearing/Hearing Aid Screenings at Cameron with **Dr. Megan Ford from HearSmart Audiology** of Littleton. By appointment only. To book your 40-min. appointment, call the Board of Health at 978-692-5509.

### PODIATRY CLINIC – Monday, Mar. 8 at 9:30 a.m.

Advance appointments are necessary with Dr. Aileen Gregorian. Call 978-692-5523. **Cost is \$30.**

THANKS TO THE GENEROSITY OF THE FRIENDS OF THE CAMERON SENIOR CENTER, EXERCISE CLASSES ARE FREE. PLEASE CONSIDER A DONATION TO 'THE FRIENDS.'

NOTE: SEE MONTHLY CALENDAR FOR CLASSES.  
WE INVITE ALL TO PARTICIPATE

**CAMERON FITNESS CAMP** – Starting Thursday, March 3 or Wednesday, March 16 at 1:30 pm. A free, 12-week group



## ***Fitness and Exercise***

training class, suitable for all levels from beginner to advanced. Class includes: cardio; weight or resistance training for bone health and posture; and dynamic stretching for improved range of motion, balance and flexibility. Instructor Kim Vespucci is a NPTI certified trainer. All welcome. Please call 978-692-5523 to sign up.

**AEROBICS** – Fun, active exercise & aerobic workout

- **Wednesdays at 9 a.m.**
- **Fridays at 8:30 a.m.**

**BONE BUILDERS** – Balance & strength building

- **Mondays & Wednesdays at 9:30 a.m.**
- **Tuesdays and Thursdays at 1 p.m.**

To enroll, call 978-692-5523. Stop by to complete required paperwork prior to starting a class.

**CHAIR MOVEMENT** – Safe, gentle movement both sitting and standing using chairs for support

- **Tuesdays at 10:15 a.m.**
- **Thursdays at 10 a.m.**

**FITNESS/STRENGTH TRAINING ROOM**

**Monday – Friday, 8 a.m. - 3:30 p.m.**

We have a splendid variety of equipment for both aerobic activity and strength building. Open year round. Come check us out! \$50 annual fee for residents age 60 and up; \$25 for residents age 80 and up. Participants must register, complete a liability waiver form, and attend a training session on the equipment. You may be eligible for reimbursement through your insurance.

**GENTLE YOGA** – Gentle stretching w/ mat & chair.

- **Tuesdays at 9 a.m.**
- **Wednesdays at 1:30 p.m.**

**T'AI CHI** – **Mondays at 1 p.m.** Open to new participants. Register at 978-692-5523. There will not be classes on Mondays March 28 & April 4.

**ZUMBA (Basic)** – Fast-paced, fun dancing to music.

- **Tuesdays at 8:15 a.m.**
- **Thursdays at 9 a.m.**

We have been busy in the office helping folks with applications for fuel assist, tax exemptions and more. A distressing issue that has come up for many folks is the Part D late enrollment penalty. Many seniors are unaware of this penalty which only increases with every month you are not enrolled in a D plan. Please read the "Did You Know" column for more details about avoiding or

## ***Outreach & Support***

minimizing this long term penalty. If you have any questions feel free to contact Annette at 978-399-2326.

### **SUPPORT GROUPS**

Several local support groups are available to Westford residents. Visit: [www.westfordma.gov/coa](http://www.westfordma.gov/coa). Click on: Services/Programs and then click on: Support Groups.

### **ALZHEIMER'S & RELATED DEMENTIAS CAREGIVER SUPPORT GROUPS**

- Cameron Senior Center, 1st Wednesday each month at 6:30 p.m. For information, call Sandy at 978-758-6072.
- Chelmsford Senior Center, 2nd and 4th Monday each month at 1 p.m. For information, call 978-251-8880.

**COMPANION & RESPITE CARE** – Provides supervisory care for those age 60 and up and/or disabled residents to allow caretakers a time of rest. Available days, evenings, overnights and weekends, on a temporary or permanent basis. For information, call Chelmsford Senior Center at 978-251-8491.

FOR COMPLETE LIST, SEE MONTHLY CALENDAR

**BINGO** – **Mondays, 1–3 p.m. & Thursdays, starting at 6:45 p.m.** Doors open ½ hour early. If you need a ride, call the transportation line at 978-399-2322, in advance. **In case of inclement weather, call 978-692-5523 before 4 p.m.**, to verify if the game will be on.

## ***Ongoing Activities***

### **GENEALOGY WORKSHOP**

Interested in researching your family's ancestry? Call 978-692-5523 to arrange for a private, one-on-one genealogy consultation with an expert.

### **MONTHLY MOVIE**

Please sign up at the front desk or call 978-692-5523 by Thursday, March 17 if you are interested in attending the movie of the month.

- **Friday, March 18 at 1:30p.m.** - "Frida" (2002) rated R with Salma Hayek, Alfred Molina, and Geoffrey Rush.

To suggest future movies, call Katie at: 978-399-2330 or email: [krussell@westfordma.gov](mailto:krussell@westfordma.gov).

**MUSIC MAKERS** – **Fridays at 9 a.m. Singers Wanted!** Like to sing? Join us as we start a new spring repertoire!

**QUILTING CLUB** – **Mondays at 9:30 a.m.**

Join our group dedicated to making quilts to donate to elders and children. All skill levels of quilters welcome!

**TRAIN BUFFS** – **Thursdays at 7 p.m.**

Like trains? C'mon down to the Cameron basement to

view our set-up or join our group of aficionados.

**ASK THE LAWYER – Tuesday, March 8, at 9 a.m.**

Free legal service provided by the office of Attorneys Madge & Johnson is available to all Westford seniors age 60 and over, by appointment. Please call 978-692-5523 to reserve a timeslot.

**ASK THE OFFICER – Thursday, March 10, 11 a.m. to 12 noon.**

Westford Police Department Family Services Detective Nirisa Nicoletti will be available for consultation 2nd Thursdays each month at Cameron.

## Support Services

Walk-in or call 978-692-5523 for an appointment.

**MEET THE REALTOR – Monday, March 14, at 10 a.m.**

Local real estate agent Kathy Cunningham of Coldwell Banker will be at Cameron. Call: 978-692-5523.

**SHINE – Monday, March 14 at 1 p.m.** Call for a private, confidential appointment at the Cameron to answer your health insurance or Medicare questions. Call 978-692-5523.

**VETERANS SERVICES – Thursdays, 8 a.m. to noon.**

Meet with Westford Veterans Agent/Veterans Service Officer Terry Stader at Cameron. His regular office, in the Millennium Building behind Abbot School, 23 Depot Rd., is open Monday through Thursday, from 8 a.m. to 4 p.m. Fridays by appointment only. For more information, call 978-392-1170 or visit <http://westfordma.gov/veterans>

**TRANSPORTATION**

Our cheerful transportation team is here to offer affordable rides to appointments medical, hair dresser, local errands, shopping, and trips to the Senior Center for your convenience. Every Wednesday we run trips to Market Basket. Vans are scheduled from 8:00 – 3:00 Monday – Friday. **To schedule a ride please call 978-399-2322 at least 48 hours in advance.** The cost for a round trip within Westford is \$3; for surrounding towns: \$6, and for out-lying towns: \$8. Should you need to cancel a ride the day of your appointment, please call the front desk at **978-692-5523**. When leaving any messages *please leave your name and phone number.*

## FOOD PANTRY

WESTFORD COMMUNITY FOOD PANTRY, LOCATED ON THE FIRST FLOOR AT CAMERON, IS STAFFED BY VOLUNTEERS.

**MARCH HOURS:**

- **Mondays: Mar. 7 & 21**, from 1 - 3:30 p.m.
- **Wednesdays: Mar. 9 & 23**, from 8:30 - 11:30 a.m. and **Mar. 9, 16, 23 & 30**, from 6 - 8 p.m.
- **Thursdays: Mar. 10 & 24**, from 8:30 - 11:30 a.m. and from 6 - 8 p.m.
- **Fridays: Mar. 4, 11 & 18**, from 8:30 - 11:30 a.m.

- **Saturdays: Mar. 5, 12 & 19**, from 9 - 11 a.m.

## CAMERON CLOSET

### NEW SPRING & SUMMER SELECTIONS

Now accepting Spring and Summer clothing that are in good condition; as well as other household items.

A special thank you to all our volunteers and to the Workers Credit Union that helped with the thrift shop seasonal turn over!

**MONDAY - FRIDAY: 9 A.M. - 3 P.M.**

**SATURDAY: 9 - 11 A.M.**

**FITNESS REIMBURSEMENT** – Many health insurance companies offer a fitness rebate up to \$150 for those who participate in an approved fitness center. The Cameron Senior Center qualifies as such with several insurance companies. Please check with yours. Get a Fitness Rebate Form and submit it with proof of fitness center membership and payment, for the previous year's fitness. Now is the time to submit for your 2015 rebate.

### FUEL ASSISTANCE

There is still time to apply for LIHEAP for the 2015-2016 fuel season. Call Alison Christopher, LICSW at 978-399-2325 to inquire about income qualifications and the

## Financial Info

application process during the month of March.

### GOOD NEIGHBOR ENERGY FUND

This fund is available to any Massachusetts resident who is *not eligible for state or federal energy assistance*, but because of temporary financial difficulty, cannot meet a month's energy expense. This is a good program for people who don't qualify for LIHEAP, but have a recent hardship situation. If you are interested in applying, call the Salvation Army Lowell at 978-458-3396. Eligibility guidelines, below:

HOUSEHOLD SIZE	MAX. GROSS INCOME
1 .....	\$44,168
2 .....	\$57,759
3 .....	\$71,348
4 .....	\$84,939

### NEED HELP PAYING FOR GROCERIES?

If you are 60 years or older, you may qualify for food assistance via the Supplemental Nutrition Assistance Program (**SNAP**). For info, call the Food Source Hotline at: 1-800-645-8333.

### MEDICARE PART B PREMIUM - 2016

Many may have heard that Medicare Part B premiums are going up -- but this is **not** true for *everyone*. Those whose Part B premiums were deducted from their Social Security checks last year will continue to pay \$104.90 per month. Those newly enrolled in Part B this year will likely pay \$121.80 per month. Those with incomes greater than \$85K (\$170K per couple) will pay significantly higher

premiums -- and people with limited income and assets may qualify for a program to help pay for their premiums. For a private, 1-on-1 consulting session about your health insurance, call 978-692-5523 for a SHINE appointment.

**PRESCRIPTION ADVANTAGE** – Need help paying for prescription drugs? Prescription Advantage, a state-run program, helps many seniors pay for these costs. There is no charge for joining, if your annual income is less than \$35,011 for a single person and \$47,191 for a married couple. There is **NO** asset limit! For information, call 978-692-5523 and ask for a SHINE appointment – or call Prescription Advantage at: 1-800-243-4636 or TTY (toll free) at 1-877-610-0241 for the deaf and hard of hearing with Text Telephone capability. You can also visit their website at: [www.prescriptionadvantagemma.org](http://www.prescriptionadvantagemma.org).

**T.R.E.A.D.** Applications will be available at the Senior Center in May this year and will be **due on August 1st**. Tax Relief for Elderly and Disabled is a donation funded program for real estate tax relief. Applicants must be 65 years or older OR have a state recognized disability, and must own and occupy their home. If you have questions about the program or need application assistance, call Alison Christopher, LICSW at 978-399-2325.

**SENIOR TAX WORK-PLEASE NOTE CHANGES TO APPLICATION PROCESS**-Tax Work applications are available at the Cameron Senior Center. Please apply if you are interested in participating in this program to work in a Town department in exchange for \$1,000.00 reduction in your FY 2017 real estate tax bill. You must submit a NEW application if you are interested in being placed this year, even if you have participated in the past. We will be placing first time applicants first, and using a lottery to place repeat applicants if necessary. Applicants must be 60+ years old, own and occupy the property for which Westford taxes are paid. **Applications must be submitted to the Senior Center by May 10<sup>th</sup>.**

### **2015 INCOME TAX HELP**

**Hal Schreiber, volunteer tax expert**, is available to help with your 2015 federal and state income tax returns. Due to the number of tax returns being prepared at the Senior Center, Dick Severyn will join Hal in preparing returns. Call 978-692-5523 to schedule a free appointment at Cameron. You do not need to bring blank tax forms with you – they will be provided.

### **What to Bring – Very Important! Bring All Forms!**

- Your 2014 federal and state tax returns
- Form MA 1099-HC. Very important if you have private health insurance, since the insurance company's name, tax identification number, and your subscriber number must be entered on your Massachusetts tax return.
- Form 1095-A, Form 1095-B, Form 1095-C (if you received any of these health insurance forms).
- W-2s, SSA-1099s, 1099s (DIV, INT, B, G, MISC, etc), Schedule K-1s, 1098s, etc.
- Amounts and dates of any federal and state estimated tax payments that you made for 2015.

- If you pay rent for your main residence, bring the amount that you paid in 2015 (some or all is deductible on your Massachusetts tax return).
- If you sold any stocks or bonds, bring dates that you purchased the stocks or bonds and the amounts that you paid for them (that information may have been provided as supplemental or additional information with any Forms 1099-B that you received).
- If you have any mutual funds, bring any information (provided by the mutual fund) concerning portion of the dividends that are exempt from state income tax or are from federal or state obligations. If you sold any mutual fund shares, bring the dates and what you paid for the shares (that information may have been provided as supplemental or additional information with the Forms 1099-B that you received).
- Medical and Dental expenses – total your co-pays and deductibles for all your prescription drugs, doctor, dentist, hospital visits, etc. Include hearing aides and eyeglasses. Add up the mileage you drove to get prescription drugs or go to the doctor, dentist, hospital, etc. List any health insurance premiums, long term care premiums, and Medicare premiums separately, since they need to be reported separately.

### **CIRCUIT BREAKER – Mass. Income Tax Credit**

A refund of a portion of property taxes or rent paid in calendar year 2015 for a home that you lived in as your main home is available to seniors 65 or older (if married, only one spouse needs to be 65) and whose total income for 2015 is less than:

\$57,001	SINGLE TAX RETURN
\$71,001	HEAD OF HOUSEHOLD RETURN
\$85,001	MARRIED FILING A JOINT RETURN

Your main home can be a single or multiple family residence, a condominium or an apartment. Your refund (if any), up to a maximum of \$1,070, depends upon the amount of property tax or rent paid, in comparison to your total income. A portion of water or sewer charges paid in 2015 can also be added to your property tax computation.

To obtain the refund, you need to submit a Mass. tax return – even if your total income is zero.

### **PROPERTY TAX EXEMPTIONS**

You may be eligible to reduce a portion of your property taxes, if you meet certain age and financial qualifications. Exemptions available include: Community Preservation Act, Elderly/Surviving Spouse, Veteran's and for the Blind. Applications are available at the Assessor's Office, Westford Town Hall, and are due by April 1, 2016. If you need assistance with these documents, contact Annette, Outreach Coordinator, at 978-399-2326, or Alison, Social Worker, at 978-399-2325.

### **BOARD MEETINGS**

- COA Board – Wednesday: March 9, at 4 p.m.
- Friends of Cameron – Thursday: March 3, at 12:30 p.m.

### **NEWSLETTER MAILING – Vacations or Snowbirds**

If you will be vacationing or away from home for an extended period of time, please notify us so that we can temporarily stop mailing newsletters until you notify us of

your return. This will help save us \$\$ on postage. Call Claire at 978-399-2321 or email: [cfrance@westfordma.gov](mailto:cfrance@westfordma.gov)

#### **\*\*NEWSLETTER POLICY\*\***

Free to all Westford residents age 60+ in town and by email. **Starting with the March issue**, newsletters will be \$6 per year for out-of-town subscriptions by mail.

#### **WATERCOLOR CLASSES**

Instructor is internationally collected artist Cynthia Van Horne Ehrlich, NEWS, CA. Paint from instructor supplied images with how to instructions and personal instructor guidance. Materials provided. All levels of experience welcome. Six classes. Classes held 10 am-12 noon, Thursdays starting March 17 thru April 21, 2016. Cost of the class is \$20 **Special Note: Art Materials need to be provided by Participant.**

#### **DID YOU KNOW...**

Are you aware that when you are first eligible for Medicare Part A & Part B that if you do not sign up for a Part D prescription plan you may have to pay a late enrollment penalty when you eventually decide to join a drug plan? Many seniors do not initially sign up for a prescription plan if they are not on any medications but

### ***Are You Interested?***

then years later when they need a plan they incur a penalty and question why. The late enrollment penalty is calculated by figuring 1 percent for every full month that you were eligible but went without a Part D plan and didn't have other creditable coverage. That total percentage is then multiplied by the "national base beneficiary premium" which for 2016 is \$34.10 and is then added to your Medicare drug plan premium each month. Creditable coverage can include drug coverage from a current or former employer, union, health insurance coverage or the department of Veteran Affairs. They will inform you in a

because you may need it if you join a Medicare drug plan later on.

The 3 ways to avoid the late enrollment penalty are: to join a Medicare Prescription Drug Plan when you are first eligible, don't go 63 days or more in a row without a Medicare drug plan or other creditable drug coverage and lastly tell your Medicare drug plan in writing about any drug coverage you had previously. For more information go to [www.medicare.gov](http://www.medicare.gov) or call 800-633-4227.

#### **CRITICAL HOME REPAIR PROGRAM**

This is a program coordinated by Habitat for Humanity to help low income homeowners to maintain their homes. Repairs can include roof replacement, structural walls, handicap accessibility renovations, exterior finishes, repairs to satisfy town building codes etc. The homeowner is responsible to pay only 25% of the project value and if necessary a 2 year interest free loan can be obtained. Call Lisa Garvey at 978-692-0927 if interested in this assistance.

#### **ANGELL AT NASHOBA ~ PET CARE**

Angell Animal Medical Center and Nashoba Valley Technical High School have partnered to create Angell at Nashoba, **a clinic dedicated to providing quality veterinary care to low income pet owners.** To qualified pet owners Angell provides discounted spay/neuter services, vaccinations and basic veterinary care. To financially qualify for Angell services clients must present a **photo ID** and one of the following: WIC program card, SNAP card or proof of residency in public/subsidized housing. Angell at Nashoba (Nashoba Valley Technical H.S.), 100 Littleton Road, Westford, 978-577-5992 or [angell.org/nashoba](http://angell.org/nashoba).

### **Volunteers NEEDED!**

*Let us know if you can volunteer!*

- **Picking up donated food from Market Basket for food pantry**
  - **Women's Breakfast**
- **Special programs such as lunches**

FOR MORE INFO. CALL KATIE AT 978-399-2330 OR  
EMAIL: [krussell@westfordma.gov](mailto:krussell@westfordma.gov)

letter if your coverage is "creditable", so keep this letter



### **Ekaru of Westford Donates to the Cameron Senior Center**

Proudly displayed is an Xhibit Board and 32" flat screen TV that was excitedly received from Ekaru, a computer and network company in Westford. "This new Xhibit Board will display activities, calendars, local news, pictures taken at the Senior Center and much more, we are thrilled." states Jennifer Claro, COA Director. Top left to right: Eric Drouin, Leonid Freeman, Peter Summers, Ann Westerheim (President and Founder), Nancy Amato, Frits Riep and Tony Marciello. Bottom Row: Brian Brackett, Katie Russell, Senior Assistant and Jennifer Claro, COA Director. Not pictured Tom Laflamme, Westford IT Department.

### **FAITHWORKS**



We are fortunate to have 3 local Methodist Churches working together to offer a day of service on a Saturday in May. (The date is still to be determined). Adult volunteers will devote their time to help seniors who need assistance with household repairs, simple painting, and other odd jobs that take a few hours to complete. They are unable to do plumbing, electrical or large construction jobs. If you would like your project request to be considered you **must sign up by Friday, March 25<sup>th</sup>** by calling 978-692-5523 or completing an application at the senior center front desk. All applications will be reviewed; however, this service is only available to a limited number of clients. Any questions please call Annette, Outreach Coordinator at 978-399-2326.



### **HAPPY RETIREMENT!**

Chuck Dutton, Cameron van dispatcher thanks Ed Greenwood for his 12 years of service as a COA van driver. Enjoy retirement, finally!



MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<b>MARCH</b>  <b>2016</b>	<b>1</b> Basic Zumba 8:15 am Billiard Players 8:30am Gentle Yoga 9 am Chair Movement 10:15 am Upbeats Band 10:15 am Bone Builders 1 pm Scrabble 1 pm	<b>2</b> Aerobics 9 am Bone Builders 9:30 am Busy Fingers 1 pm Cribbage 1 pm Gentle Yoga 1:30 pm Food Pantry 6 - 8 pm Alzheimer's Sup. 6:30 pm	<b>3</b> Veterans Services 8 am Billiard Players 8:30am Basic Zumba 9 am Chair Movement 10 am Bone Builders 1 pm Hand & Foot 1 pm Mahjongg 1 pm Fitness Camp 1:30 pm Bingo 6:45 pm	<b>4</b> Aerobics 8:30 am Music Makers 9 am Ping Pong 10 am Wii 1 pm
	<b>7</b> Bone Builders 9:30 am Quilting Club 9:30 am Art/Open Studio 12 noon T'ai Chi 1 pm Busy Fingers 1 pm Bingo 1 pm	<b>8</b> Men's Breakfast 8 am Basic Zumba 8:15 am Billiard Players 8:30am Blood Pressure 9 am Ask the Lawyer 9 am Gentle Yoga 9 am Podiatry 9:30 am Chair Movement 10:15 am Upbeats Band 10:15 am Bone Builders 1 pm Scrabble 1 pm	<b>9</b> Aerobics 9 am Bone Builders 9:30 am Busy Fingers 1 pm Cribbage 1 pm Gentle Yoga 1:30 pm	<b>10</b> Women's Breakfast 8 am Veterans Services 8 am Billiard Players 8:30am Basic Zumba 9 am Chair Movement 10 am Ask the Officer 11am Bone Builders 1 pm Hand & Foot 1 pm Mahjongg 1 pm Fitness Camp 1:30 pm Bingo 6:45 pm
	<b>14</b> Hearing Clinic 9:30 am Bone Builders 9:30 am Quilting Club 9:30 am Meet the Realtor 10 am Art/Open Studio 12 noon SHINE 1 pm T'ai Chi 1 pm Busy Fingers 1 pm Bingo 1 pm	<b>15</b> Basic Zumba 8:15 am Billiard Players 8:30am Gentle Yoga 9 am Chair Movement 10:15 am Upbeats Band 10:15 am St. Pat's Luncheon at Franco 10:30 am Bone Builders 1 pm Scrabble 1 pm	<b>16</b> Aerobics 9 am Bone Builders 9:30 am Busy Fingers 1 pm Cribbage 1 pm Gentle Yoga 1:30 pm Fitness Camp 1:30 pm	<b>17</b> Veterans Services 8 am Billiard Players 8:30 am Basic Zumba 9 am Chair Movement 10 am Watercolor Class 10 am Mahjongg 1 pm Bone Builders 1 pm Hand & Foot 1 pm Fitness Camp 1:30 pm Bingo 6:45 pm 
	<b>21</b> Bone Builders 9:30 am Quilting Club 9:30 am Art/Open Studio 12 noon T'ai Chi 1 pm Busy Fingers 1 pm Bingo 1 pm	<b>22</b> Basic Zumba 8:15 am Billiard Players 8:30am Gentle Yoga 9 am Chair Movement 10:15 am Upbeats Band 10:15 am Bone Builders 1 pm Scrabble 1 pm	<b>23</b> Aerobics 9 am Bone Builders 9:30 am Brunch/Beads 10:30 am Busy Fingers 1 pm Cribbage 1 pm Gentle Yoga 1:30 pm Fitness Camp 1:30 pm	<b>24</b> Veterans Services 8 am Billiard Players 8:30am Basic Zumba 9 am Chair Movement 10 am Watercolor Class 10 am Veterans Lunch 1 pm Bone Builders 1 pm Hand & Foot 1 pm Mahjongg 1 pm Fitness Camp 1:30 pm Bingo 6:45 pm
	<b>28</b> Blood Pressure 8 am Bone Builders 9:30 am Quilting Club 9:30 am Elegant Chef 11:30 am Art/Open Studio 12 noon Busy Fingers 1 pm Bingo 1 pm	<b>29</b> Basic Zumba 8:15 am Billiard Players 8:30am Gentle Yoga 9 am Chair Movement 10:15 am Upbeats Band 10:15 am Bone Builders 1 pm Scrabble 1 pm	<b>30</b> Aerobics 9 am Bone Builders 9:30 am Busy Fingers 1 pm Cribbage 1 pm Gentle Yoga 1:30 pm Fitness Camp 1:30 pm	<b>31</b> Veterans Services 8 am Billiard Players 8:30am Basic Zumba 9 am Chair Movement 10 am Watercolor Class 10 am March Birthday's 12:30 pm Bone Builders 1 pm Hand & Foot 1 pm Mahjongg 1 pm Fitness Camp 1:30 pm Bingo 6:45 pm 

## COUNCIL ON AGING

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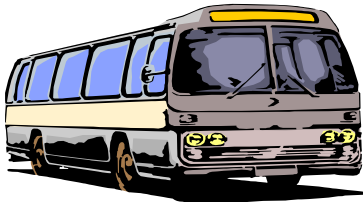
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To receive our monthly  
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go to the COA website and click on  
“Notices” then “Subscribe to Notices”



#### DAY TRIPS

**CALL 978-692-5523 FOR RESERVATIONS FOR ALL TRIPS.  
PAYMENT BY CHECK TO ‘TOWN OF WESTFORD’  
IS DUE AT SIGN-UP.**

**NO REFUNDS FOR CANCELLATIONS WITH LESS THAN  
10 BUSINESS DAYS ADVANCE NOTICE**

UNLESS OTHERWISE NOTED  
TRANSPORTATION DEPARTS AND RETURNS FROM THE  
FRANCO AMERICAN CLUB, 55 WEST PRESCOTT ST.  
PLEASE PARK AT THE REAR OF THE LOT.

#### **Saturday, March 12 – “A Little Bit of Ireland.”**

Join us for a Fox Tours journey to the Reagle Music Theatre for one of the largest Irish shows in New England, Pure Celtic magic from the Emerald Isle! Cost is \$92 p/p, including driver gratuity. Departure time TBD.

**Tuesday, April 5th, Foxwood’s,** Buckingham Motor Coach departs from the Franco American Club at 7:15 AM. The fee of \$30 includes driver gratuity and is due at time of sign-up. Receive bonus and food coupon. Please call 978-692-5523 to register.

#### **Tuesday, April 19 – “Moulin Rouge Meets Mass.”**

Best of Times presents a lively Parisian experience with “L’Opera Burlesque” at Lantana’s in Randolph, MA. A fabulous chicken parmesan lunch is included, with soup, ziti, rolls, dessert and coffee/tea. Vegetarian option also available. Cost is \$92 p/p, including: transportation, lunch, show & driver gratuity. Departure time TBD.

#### **Wednesday, May 11— “Isabella Stewart Gardner Museum”**

, join us and Fox Tours as we visit this renowned institution, evocative of a 15th century Venetian Palace whose eclectic art collection reflects Isabella Stewart Gardner herself. Lunch will be at the Venezia Restaurant on Boston’s waterfront. Please sign up and choose your entrée of Baked Haddock, Chicken Parmesan or Steak Tips. Cost is \$82 p/p including driver gratuity. Departure time is 9 am.